United States Bankruptcy Court Southern District of Mississippi

Case No. 25-01220-JAW In re:

Vikki Lorraine Bell Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0538-3 User: mssbad Page 1 of 2 Date Rcvd: May 12, 2025 Form ID: 309A Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2025:

Recip ID **Recipient Name and Address**

Vikki Lorraine Bell, 981 Chastain Dr., Jackson, MS 39206-5097 Baptist Memorial Hosp, P.O. Box 745336, Atlanta, GA 30384-5336 5510164

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: trollins@therollinsfirm.com	Date/Time	Recipient Name and Address
aty		May 12 2025 19:33:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	EDI: BENSHAFFER	May 12 2025 23:32:00	Eileen N. Shaffer, P.O. Box 1177, Jackson, MS 39215-1177
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	May 12 2025 19:33:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5510165	Email/Text: lcox@jacksonareafcu.com	May 12 2025 19:33:00	Jackson Area FCU, Attn: Bankruptcy, 5675 Highway 18 Wes, Jackson, MS 39209
5510166	+ Email/PDF: resurgentbknotifications@resurgent.com	May 12 2025 19:31:29	Lvnv Fundin, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5510168	Email/Text: EBN@Mohela.com	May 12 2025 19:33:00	Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5510167	+ EDI: CBS7AVE	May 12 2025 23:32:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
5510169	+ EDI: AGFINANCE.COM	May 12 2025 23:32:00	OneMain Financial, Attn: Bankruptcy, Po Box 142. Evansyille, IN 47701-0142
5510170	+ EDI: CBS7AVE	May 12 2025 23:32:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Ave,
5510171	+ Email/Text: bankruptcyreports@wakeassoc.com	May 12 2025 19:33:00	Monroe, WI 53566-1364 Wakefield & Associates, Attn: Bankruptcy, 10800
		,	E Bethany Dr, Ste 450, Aurora, CO 80014-2697

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Date Rcvd: May 12, 2025 Form ID: 309A Total Noticed: 12

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2025 Signature: /s/Gustava Winters

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:					
Debtor 1	Vikki Lorraine Bell		Social Security number or ITIN xxx-xx-2592		
	First Name Middle	e Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	First Name Middle	e Name Last Name	Social Security number or ITIN		
, ,			EIN		
United States Ba	nkruptcy Court	for the Southern District of	11		
Case number: 2	5-01220-JAW		Date case filed for chapter 7 5/12/25		

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.goy).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Vikki Lorraine Bell	
2.	All other names used in the last 8 years	aka Vikki L Bell	
3.	Address	981 Chastain Dr. Jackson, MS 39206–5097	
4.	Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601–500–5533 Email trollins@therollinsfirm.com
5.	Bankruptcy trustee Name and address	Eileen N. Shaffer P.O. Box 1177 Jackson, MS 39215–1177	Contact phone 601–969–3006 Email eshaffer@eshaffer-law.com

For more information, see page 2 >

Debtor Vikki Lorraine Bell

Case number 25-01220-JAW

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov.

Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201 Office Hours: Monday – Friday 8:00 AM – 5:00 PM

Contact phone 601-608-4600

Date: 5/12/25

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

June 27, 2025 at 10:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Trustee: Eileen N. Shaffer Zoom video meeting. Go to zoom.us/join, enter Meeting ID 905 950 7847 and Passcode 8931265934, OR call 769–215–5931.

For additional meeting information go to www.justice.gov/ust/moc

Filing deadline: 8/26/25

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any guestions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.